

Monte J. White & Associates, PC
Pamela J. Chaney
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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

IN RE:

Larry James Kubena
and
Donna Ruth Kubena
DEBTOR(s)

§ CASE NO. 11-10357-RLJ-13
§
§ HEARING DATE: 5/2/2012
§ HEARING TIME: 11:00 A.M.

FIRST MODIFICATION OF CHAPTER 13 PLAN AFTER CONFIRMATION

DATE: 03/21/2012

Pursuant to 11 USC 1329, the Debtor(s) (per the undersigned attorney) or the Standing Chapter 13 Trustee, requests the following Modification of Debtor(s) Confirmed Plan herein:

I. HISTORY OF THE CASE

1. Date Case Filed: 9/22/2011
2. Date of Section 341 Meeting: 10/26/2011
3. First Payment Date: 10/22/2011
4. Date of Confirmation: 12/5/2011
5. Total Plan Term Prior to this Modification: 44
6. Number of Months from First Payment Date through month prior to estimated month of Modification Approval: 7
7. Remaining Plan Term (subtract item 6 from the lesser of item 5 or 60 months): 37
8. Amount of Arrears through the month prior to the date the Modification is filed: NONE
9. Date plan payments are to resume: 5/22/2012
10. Total Payments Paid to the Trustee through the month prior to the date the Modification is filed with the clerk: \$3,265.00
11. Total payments due to the Trustee through the month prior to the date the Modification is filed with the clerk: \$2,900.00
12. Total Payments Due to the Trustee from the month the Modification is filed to the month the Modification is set for approval: \$365.00

13. List Dates of any Prior Orders Modifying, Interlocutory Orders, or Special Supervision Orders:
NONE

II. MODIFICATION REQUESTED

(CHECK 1 OR MORE OF THE FOLLOWING 4 CHOICES)

- _____ Plan payments remain at \$_____ per month.
 x DECREASE monthly payment from \$365.00 per month to \$188.00 per month
(must coincide with resume date shown in item 9 above)
_____ Extend months from _____ months to _____ months (not to exceed 60 calendar
months from month of First Payment Date)
_____ Add balloon payment of _____ in _____ month (indicate how the balloon payment will be
made)

All modifications that include a balloon payment will require testimony.

Any arrears indicated in item 8 above shall be cured by the following method: N/A

III. RESUMPTION OF PAYMENTS TO THE TRUSTEE

(All information below must be complete)

Payments can only change as of the month the modification is approved. Payments to the Trustee in the amount of \$188.00 will resume on or before 5/22/2012 for 37 months (item 7 above) remaining in the Modified Plan as of the date the modification is approved.

Base amount will change from \$10,586.00 to \$17,135.00

If the base amount has changed complete the following:

- | | |
|--|--------------------|
| 1. Total Paid in as of the month prior to Modification Approval: | \$ 3,630.00 |
| 2. (+)Plus Total Payments to be made through the Remainder of Plan:
(Making up any arrears in item 9 above) | \$ 6,956.00 |
| 3. (=) New Base Amount | <u>\$17,135.00</u> |

IV. TREATMENT OF UNSECURED CREDITORS

Unsecured creditors are not guaranteed a dividend when a plan is confirmed. See general order 2006-1. Allowed general unsecured claims may receive a pro-rata share of the unsecured creditors' pool, but not less than the section 1325(a)(4) amount of non-exempt property less allowed administrative and priority claims, after the TRCC becomes final. A proof of claim must be timely filed to be allowed.

V. SECURED, PRIORITY OR SPECIAL CLASS TREATMENT

ADD/DELETE/SURRENDER/CHANGE the following Secured, Priority or Special Class Unsecured Creditor(s):

C/D;A=ADD;D = DELETE; S = SURRENDER; CF = CHANGE FROM; CT = CHANGE TO
CodeName Class Amount Collateral Value Interest Treatment

CF	S-Frontier Motor Co	2001 Chrysler Town & County	\$9,305.27	\$253.85 Per Month
CT	“	“	“	Paid direct through trade-in

Note: Changes to any creditors above shall not be effective until the Modification is approved.

VI. ATTORNEY FEES

Debtor's attorney shall be allowed an additional fee for this Modification in the total amount of \$350.00 plus \$50.00 in costs, of which \$400.00 will be paid through the Plan by the Trustee.

VII. REASON FOR MODIFICATION

This modification is requested for the following reason(s): Debtor's income and expenses have changed.

VIII. BUDGET INFORMATION

At the time of filing this modification the debtor shall provide a filed marked copy of the current budget (schedules I & J) and the three most recent pay stubs to the Trustee.

N/A

Respectfully submitted,

/s/Pamela J. Chaney
Attorney for Debtor(s)

CERTIFICATE OF SERVICE

I certify that a true copy of the above and foregoing Modification of Plan After Confirmation has been served by me on 03/21/2012, on all parties on the attached matrix, by ECF and/or United States First Class Mail, proper postage affixed.

/s/Pamela J. Chaney
Attorney for Debtor(s)

Label Matrix for local noticing
0539-1
Case 11-10357-rlj13
Northern District of Texas
Abilene
Wed Mar 21 11:53:04 CDT 2012

Recovery Management Systems Corporation
25 SE 2nd Ave. Ste. 1120
Miami, FL 33131-1605

306 Federal Building
1205 Texas Avenue
Lubbock, TX 79401-4037

% AT&T Services, Inc
James Grudus, Esq.
One AT&T Way, Room 3A218
Bedminster, NJ 07921-2693

A-1 Air Conditioning
1715 24th St.
Snyder, TX 79549

AAM, Inc.
330 Georgetown Square
Suite 104
Wood Dale, Illinois 60191-1890

Air Tech Heating & Air Conditiong
4825 Hill St.
Abilene, TX 79602-7854

Allied Interstate
3000 Corporate Road
Columbus, OH 43231

American InfoSource LP as agent for
T Mobile/T-Mobile USA Inc
PO Box 248848
Oklahoma City, OK 73124-8848

American InfoSource LP as agent for Check N
PO Box 248838
Oklahoma City, OK 73124-8838

American State Bank
3610 college Ave
Snyder, TX 79549-4637

(p)AMERICREDIT
PO BOX 183853
ARLINGTON TX 76096-3853

Ameriloans
3531 P St.
Miami, Ok 74354-1904

Applied Card Bank
PO Box 17125
Wilmington, DE 19850-7125

Arrow Financial Services
5996 W Touhy Ave
Niles, IL 60714-4610

At & T
P.O. Box 930170
Dallas, Tx 75393-0170

Bay Area Credit Service
1901 W. 10th St.
Antioch, CA 94509-1380

CBE Group Inc
PO Box 2635
Waterloo, IA 50704-2635

Capital Management
P.O. Box 604
Belleville, MI 48112-0604

Capital One
PO Box 30285
Salt Lake City, UT 84130-0285

Capital One Auto Finance
3905 N Dallas Pkwy
Plano, TX 75093-7892

Capital One Auto Finance (CODB) c/o Ascensio
P.O. Box 201347
Arlington, TX 76006-1347

Cash Net USA
P.O. Box 06230
Chicago, Il 60606-0230

Cavalry Portfolio Services, LLC
500 Summit Lake Drive Suite 400
Valhalla, NY 10595-2322

Cbcs
Po Box 164089
Columbus, OH 43216-4089

Cbe Group
1309 Technology Pkwy
Cedar Falls, IA 50613-6976

Chase Bank Usa, Na
Po Box 15298
Wilmington, DE 19850-5298

Check-N-Go
309 NE Georgia 125
Sweetwater, TX 79556-8246

Citifinancial Mortgage
P.O. Box 142199
Irving, TX 75014-2199

Cogdell Memorial Hospital
1700 Cogdell Boulevard
Snyder, TX 79549-6198

Collectech Diversified
1721 45th Street
Lubbock, TX 79412-1731

Community Bank of Snyder
Po Box 209
Snyder, TX 79550-0209

Cottonwood Financial Texas, LP
1901 Gateway Drive, Suite 200
Irving, TX 75038-2425

Covenant Health Systems
PO Box 1201
Lubbock, TX 79408-1201

Credit One Bank
P.O. Box 60500
City of Industry, CA 91716-0500

D-Med Corporation
P.O. Box 796785
Dallas, TX 75379-6785

DENOVUS CORPORATION LTD
c o Jefferson Capital Systems LLC
PO BOX 7999
SAINT CLOUD MN 56302-7999

(p)DIRECTV CUSTOMER SERVICE
ATTN BANKRUPTCY CLAIMS
PO BOX 6550
GREENWOOD VILLAGE CO 80155-6550

Dish Network
Dept. 0063
Palantine, IL 60055-0063

ER Solutions
PO Box 9004
Renton, WA 98057-9004

Enhanced Recovery Corp
8014 Bayberry Rd
Jacksonville, FL 32256-7412

Eos Cca
700 Longwater Dr
Norwell, MA 02061-1624

Equable Ascent Financial, LLC
c/o Recovery Management Systems Corp
25 SE 2nd Avenue Suite 1120
Miami FL 33131-1605

Equidata
Po Box 6610
Newport News, VA 23606-0610

FMA Alliance, Ltd.
11811 North Freeway, Suite 900
Houston, Texas 77060-3292

First National Bank of Marin
PO Box 98873
Las Vegas, NV 89193-8873

First National Collections Bureau
610 Waltham Way
Sparks, NV 89434-6695

First Premier Bank
3820 N Louise Ave
Sioux Falls, SD 57107-0145

Frontier Motors
4609 N First
Abilene, TX 79603-6540

Granite Recovery LLC
c/o Recovery Management Systems Corp
25 SE 2nd Avenue Suite 1120
Miami FL 33131-1605

I C System Inc
P.O. Box 64378
St Paul, MN 55164-0378

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Law Office of Douglas R. Burgess
2805 Wehrle Dr., Suite No. 4
Williamsville, NY 14221-7382

Lubbock Diagnostic Radiology, L.L.P.
4005 24th Street
Lubbock, Texas 79410-1815

Midland Credit Management
8875 Aero Dr
Suite 200
San Diego, CA 92123-2255

Mitchell County Veterinary Clinic
2145 South Hwy 208
Colorado City, TX 79512

Monte J. White & Associates, P.C.
402 Cypress, Suite 310
Abilene, TX 79601-5151

NCP Finance Limited Partnership
100 East Third Street, 5th Floor
Dayton, OH 45402-2128

National Action Financial Services
P.O. Box 9027
Williamsville, NY 14231-9027

Nationcoll
2015 Vaughn Rd
Kennesaw, GA 30144-7801

Nationwide Recovery Systems
2304 Tarpley Drive No. 134
Carrollton, TX 75006-2470

Nco Fin -99
Po Box 15636
Wilmington, DE 19850-5636

Net Pay Advance
940 N. Tyler Rd., Suite 208
Wichita, KS 67212-3266

North Star Capital Acquisition
170 Northpointe Pkwy
Suite 300
Amherst, NY 14228-1992

Northstar Location Services
4285 Genesee St.
Cheektowaga, NY 14225-1943

Palisad Coll
Attention: Bankruptcy Department
PO Box 1244
Englewood Cliffs, NJ 07632-0244

Palisades Collections, LLC
Vativ Recovery Solutions LLC, dba SMC
As Agent For Palisades Collections, LLC
PO Box 40728
Houston TX 77240-0728

Perdue Brandon Fielder Collins & Mott
PO Box 817
Lubbock, TX 79408-0817

Plains Commerce Bank
PO Box 1059
Aberdeen, SD 57402-1059

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

Premier Bankcard/Charter
P.O. Box 2208
Vacaville, CA 95696-8208

QuikPayday.com
87 East 1400 North
Logan, Utah 84341-2354

Recovery Management Systems Corporation
25 S.E. 2nd Avenue, Suite 1120
Miami, FL 33131-1605

SFC-Central Bankruptcy
P.O. Box 1893
Spartanburg, S.C. 29304-1893

Scurry County Tax Appraisal Office
1806 25th Street
Snyder, Texas 79549-2515

Scurry County Tax Office
C/O Laura J. Monroe
Perdue, Brandon, Fielder, Collins & Mott
PO Box 817
Lubbock, TX 79408-0817

Security Fin
CO Security Finan
Spartanburg, SC 29304

Service Bureau Inc
2705 81st St
Lubbock, TX 79423-2229

Southwest Credit
4120 International Pkwy, Suite 1100
Carrollton, TX 75007-1958

SuddenLink
P.O. Box 78670
Phoenix, AZ 85062-8670

Sun Loans
2519 College Ave
Snyder, TX 79549-2528

Swat Surgical Associates
3509 22nd St,
Lubbock, TX 79410-1307

TXU
P.O. Box 660161
Dallas, TX 75266-0161

TXU Energy Retail Company LLC
CO Bankruptcy Department
PO Box 650393
Dallas TX 75265-0393

Texas Savings Bank
4500 College Ave
Snyder, TX 79549-6013

(p)COTTONWOOD FINANCIAL DBA THE CASH STORE AN
1901 GATEWAY DRIVE
SUITE 200
IRVING TX 75038-2425

Transworld Systems
P.O. Box 1864
Santa Rosa, CA 95402-1864

United Cash Loans
198 S Eight Tribes Trail
PO Box 111
Miami, OK 74355-0111

United Collection Bureau, Inc.
5620 Southwyck Blvd Suite 206
Toledo, OH 43614-1501

Verizon Wireless
PO BOX 3397
Bloomington, IL 61702-3397

Verizon Wireless
 Verizon Wireless Department-Attn: Bankru
 PO Box 3397
 Bloomington, IL 61702-3397

West Texas State Bank
 1901 26th St.
 Snyder, TX 79549

Western Texas Emergency
 P.O. Box 98540
 Las Vegas, NV 89193-8540

World Finance Corp
 1926 25th St.
 Snyder, TX 79549-2517

Donna Ruth Kubena
 511 20th St.
 Snyder, TX 79549-2220

Larry James Kubena
 511 20th St.
 Snyder, TX 79549-2220

Pamela Jean Chaney
 Monte J. White & Associates, P.C.
 American State Building
 402 Cypress, Ste. 310
 Abilene, TX 79601-5151

UST U.S. Trustee
 1100 Commerce Street
 Room 976
 Dallas, TX 75242-1011

Walter 12,13 Ocheskey
 6308 Iola Avenue
 Lubbock, TX 79424-2735

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
 by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Americredit
 PO Box 183593
 Arlington, TX 76096

Direct TV
 PO Box 70014
 Boise ID 83707-0114

IRS Special Procedures
 Mail Code 5020-DAL
 1100 Commerce St, Room 9B8
 Dallas, TX 75242

(d)Internal Revenue Service
 PO Box 21126
 Philadelphia, PA 19114

Portfolio Rc
 Attn: Bankruptcy
 PO Box 41067
 Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC
 PO Box 12914
 Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC
 c/o Credit One Bank, N.a.
 POB 41067
 Norfolk VA 23541

The Cash Store
 4245 Southwest Dr.
 Abilene, TX 79606

End of Label Matrix
 Mailable recipients 98
 Bypassed recipients 0
 Total 98